



1475B.5A  
Attorney Docket No.

APPLICATION FOR U.S. PATENT  
DECLARATION AND POWER OF ATTORNEY

As the below named inventor(s), I/we declare that my/our residence, post office address, and citizenship are as stated below next to my name; that I/we have read and understand the contents of the attached specification, including the claims as amended by any amendment specifically referred to herein; that I/we verily believe that I/we am/are the original, first and sole inventor(s) of the invention entitled as set forth below, which is described and claimed in the attached specification; that I/we do not know and do not believe that the same was ever known or used in the United States of America before my/our invention thereof, or patented or described in any printed prior publication in any country before my/our invention thereof, or more than one year prior to this application; or in public use or on sale in the United States of America more than one year before the date of this application; that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me/us or my/our legal representatives or assigns more than twelve months prior to this application; that no application for patent or inventor's certificate on the invention has been filed by me/us or my/our legal representative(s) or assigns in any country foreign to the United States of America; and that I/we acknowledge my duty under 37 CFR 1.56(a) to disclose information of which I/we am/are aware which is material to the examination of this application.

TITLE OF INVENTION: A Financial System of Computers

INVENTOR(S):

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Citizenship: USA

POWER OF ATTORNEY: As the named inventor(s), I/we hereby appoint the following attorney(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

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I/we further declare that all statements made herein of my/our own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine, or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature of Inventor(s):

Mark E. Ogram

Date:

9/20/99